

**FAMILY OUTREACH MINISTRY CAMEROON  
(FOMCAM)**



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**PROJECT PROPOSAL**

**FOR THE SUSTAINABLE ERADICATION OF  
POVERTY IN KIMBI VILLAGE BY STRENGTHENING  
AND EQUIPPING SOME 27 WOMEN GROUPS TO  
IMPROVE ON LIVING STANDARDS AND  
ECONOMIC PRODUCTIVITY IN THE AREA**

**PROJECT LOCATION**

**Kimbi Village, Funfuka Sub-Division, Boyo Division,  
North West Region of the Republic of Cameroon.  
West of Africa**

*March, 2017*

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# 1. The Executive Summary

## 1.1 Location of the Village of Kimbi

Kimbi Village is located in Funfuka Sub-Division of the Boyo Division in the North West Region of the Republic of Cameroon, West of Africa. Kimbi Village is situated along the RING ROAD stretch between Mesaje and Zoa Sub-Divisions. Kimbi village is located about 35km from Nkambe town (Divisional Head Quarter of Donga/Mantung) and 169km from Bamenda town, the Head Quarter of North West Region.

## 1.2. Population and tribe

Kimbi village has a population of 6,000 inhabitants involving, 4000 natives and 2000 Akus. The village is headed by a Fon (Traditional Leader) and assisted by Sub-chiefs (7N<sup>o</sup>) and quarter heads (10N<sup>o</sup>). Kimbi village is of the Chung tribe and same clan.

## 1.3. Public Services and Religious Institutions

### a) *Public Services - Government Institutions*

- i. National Park
- ii. Forestry and wild life post
- iii. Agricultural post
- iv. Vetenary post
- v. Technical college (1 N<sup>o</sup>)
- vi. Primary School (2 N<sup>o</sup>)
- vii. Nursery School (1 N<sup>o</sup>)

### b) *Public Services – Private Institutions*

- i. Health Clinic
- ii. Islamic Primary School

### c) *Religious Institutions and percentages of faithful members*

#### ▪ Christianity

- i. Baptist Church (1 N<sup>o</sup>)
- ii. Presbyterian Church (1 N<sup>o</sup>)
- iii. Roman Catholic Church (1 N<sup>o</sup>)
- iv. CMF 1 (2 N<sup>o</sup>)

} Membership involves 7.5% of the population

- Islam - Mosque (1 N<sup>o</sup>)- Members involves 3.5% of the population
- Traditional beliefs - Members involves 50% of the population
- Others - Members involve 7.5% of the population

## 1.4. The Republic of Cameroon

The Republic of Cameroon is situated in the West of Africa and shares common land boundaries with Central African Republic, Republic of Congo, Equatorial Guinea, Gabon, and Nigeria. Cameroon has a population of 20 million inhabitants and a land surface area of 475,440 square kilometers. Her official languages are English and French.

## 1.5. Intermediary organisation

Family Outreach Ministry Cameroon (FOMCAM) is the intermediary organization between the population of Kimbi village and the probable funding organization to the programmer. FOMCAM started with the monographic studies and strategic planning and shall continue to facilitate all phases of the programmer management cycle.

FOMCAM is a non-profit Christian organization that work with the poor in Cameroon irrespective of their religious leanings. Her head office is located in Bamenda, Head Quarter of North West Region of Cameroon.

### **1.6. Objective of the project proposal**

The objective of this funding proposal is to articulate the problem of poverty that the population of Kimbi village are facing and as well the approach that has been adopted to address the problems and also to facilitate fundraising and implementation phases.

The overall objective is to reduce the problem of poverty in the Village of Kimbi by improving and scaling up the efforts of existing socio-economic self-help women groups in the community so as to reverse the vicious cycle of increasing mortality rates, decreasing economic productivity and decreasing literacy rates.

The realisation of this project proposal will therefore reduce crime wave, rural-urban exodus, number of commercial sex workers, number of teenage mothers and number of vulnerable children in the Village of Kimbi.

The project will benefit directly 27 women groups with a population of 4000 and indirectly a population of over 12,000 persons. It is necessary to note that the targeted population includes survivors of the lake Nyos gas disaster of 1986 who have been abandoned by the Government. Over 2000 persons died in the disaster and many were made orphans and widows.

### **1.7. Programme's approach**

To strengthen and improve on ongoing self-help initiatives and also scale up the outputs by creating the Kimbi women consumers and credit cooperative society.

### **1.8. Project's Activities**

The project activities involves the re-organisation, training and equipping of the various self-help women groups in the area and as well unite them by establishing an umbrella structure which is the cooperative society, to scale-up poverty reduction activities in the area. The cooperative society is intended to provide sufficient credit facilities, cost effective household accessories, farm inputs/equipment and other requirements as shall be deemed necessary by the members.

This proposal includes just the first phase of the whole project. The next phase of the project will includes the purchase of collective equipment such as pick-up truck vehicles, tractors etc. and construction of a permanent cooperative society building. The collective equipment shall be hired out to members at cost effective rates to improve on agricultural system in the area and also to increase productivity.

#### **1.1. Project's duration**

The duration of this project shall be eight (8) months

#### **1.2. Cost Estimate and sources of funding**

*i. The total cost of project phase one: 70,315,000 FCFA*

*ii. Sources of funding:*

- **Community contribution in cash :** 14,351,000 FCFA
- **Community contribution in kind:** 170,000 FCFA
- **FOMCAM contribution in service/cash:** 2,600,000 FCFA
  
- **External assistance in cash:** 53,194,000 FCFA

**1.3. Conclusion**

Considering that the Cameroon Government has just completed the Highly Indebted Poverty Reduction programme in 2005 and yet the impact is not adequately felt in the country, considering that there is high numbers of widows/orphans in the area caused by the lake Nyos gas disaster and the Government has done very little to assist the survivors, and also, considering that the community members lack adequate basic amenities like roads, electricity, water, and telecommunication infrastructures in the area, therefore there is almost no hope of having this project proposal realised without the intervention of the internal organisations.

## **2. Background**

### **2.1. Government and sectoral policy**

The Cameroon Government policies favours cooperative societies and other forms of self-help initiatives. There is the law on freedom of association (Law No.90/053 of December 19, 1990) and the law relating to cooperative societies and common initiative groups (law No. 92/006 of 14<sup>th</sup> August 1992). These laws therefore provide an enabling environment for self –help initiatives, thus it is on this basis that the Kimbi Women’s Cooperative Society shall be created and operated.

### **2.2. Features of the sector**

The Government of Cameroon, through the Ministry of Agriculture has appointed registrars of Cooperative Societies and Common Initiative Groups in all regional delegations of the country to regulate self-help activities. The assistance from the Government to the communities are very insufficient and hardly gets to the rural communities like Kimbi. The Government has the desire to develop the local communities but lack the means because of the prevalence of economic crises in the country.

This is justified by the fact that the Government just completed the Highly Indebted Poor Countries Initiative (HIPC) programme in 2005 and the impact is not adequately being felt in the Country today.

### **2.3. Beneficiaries and the parties involved**

#### **2.3.1. Kimbi Community**

The monographic studies and the strategic planning which was carried out by FOMCAM in August 2015 for the village of Kimbi indicates that the core problems that the community of Kimbi is facing include the following:

- Low/inadequate standards of economic productivity
- Inadequate health care facilities
- Low quantity/inadequate standard of educational facilities
- Low /inadequate standard of community infrastructures and,
- Degrading environment.

The root causes to these problems emanate from low literacy level of the community members, weak community institutions and lack of sufficient intervention by the Government and Non-Governmental Organizations. These root causes therefore manifest and bring about economic crisis, lack of adequate access to health care facilities, ineffective/inefficient educational systems, and insufficient/inadequate standards of community infrastructures and environmental degradation.

The prevalence of economic crisis in the community affects the income levels of the members and therefore causing them to encounter the following:

- Unable to provide sufficient health care to their families;
- Unable to provide sufficient school needs to their children;
- Unable to carry out substantial self-help initiatives.

Given the above circumstances under which the population of Kimbi live, they have resorted to organizing themselves according to their relationships or economic powers in small self-help groupings to fight poverty. In this way, they operate small credit, savings, and cooperative schemes. They also operate small aid funds. These

forms of grouping also bring people together to socialize, celebrate successes, and condole with members when they are in sorry.

The activities of these small socio-economic self-help groups are local and thus they usually encounter the following challenges:

- Limited and untimely access to financial credit;
- Low and irregular savings by members;
- Insufficient and delays in the activities of the cooperative schemes;
- Delays in the recovery of loans from relatives in the case of the death of a member;
- Unorganized activities and record keeping due to the lack of know-how.

Irrespective of the above outlined weaknesses of the socio-economic groups' activities in this community, the impact of their activities remain the backbone of the economic survival in this community. Moreover, these socio-economic groups have existed with these weaknesses from generation to generation.

### **2.3.2. The Intermediary Organizations (FOMCAM)**

FOMCAM is a community based non-governmental, not-for-profit, non-political, philanthropic organisation with its head office in Bamenda, North West Region of the Republic of Cameroon.

The organisation was created in Bamenda, North West Region (NWR), Republic of Cameroon, and legally registered in 2008 as a charitable organization with Ref. Reg. No. 1 2 / e. 2 9 / 1 1 1 1 / v o l . 8 / APPB/14/05/2008 in response to concerns raised by the risky behaviours of orphans, widows, and vulnerable children who are abandoned by their relatives; with little or no support. Due to frustration some leave the villages to settle in the urban cities of Bamenda, Douala, Yaounde, Limbe, Kribi, and Buea, with the hope of being gainfully employed, earn a better life, business, education and personal development. This situation is further compounded by the high rate of poverty in the region - the result of which these orphan, vulnerable children and widows are abandoned by their relatives with little or no support.

This leaves the orphans, widows hopeless, homeless and most of them become delinquent, commercial sex workers, school runner-ways (drop outs), and drug addicts or harden criminals. A few that have employment as housekeepers, nannies or sales girls/boys are often exploited because they do not know their rights or are frustrated.

Both the widows and orphans are often marginalized and dispossessed of their possessions/inheritance by relatives upon the death of their benefactor (husband/father).

It is against this back drop that FOMCAM's approach is geared towards developing the vulnerable and needy youths/ women as entrepreneurs and actors of change in their communities and as well seek to formulate projects or programmes that eradicate poverty thus improve the conditions of orphan and vulnerable children.

Considering that Kimbi Village is one of the Villages with the highest number of orphans, windows and vulnerable children caused by the 1986 lake Nyos gas disaster that killed over 2000 persons, in this regard FOMCAM in August 2015 decided to implement a special programme for the community of Kimbi. Monographic studies and strategic planning were therefore carried out from August 24<sup>th</sup>, 2015 to May 2<sup>nd</sup>, 2016.

This project proposal for funding is formulated from the diagnosis that has been elaborated in the strategic plan.

### **3. Situation Analysis**

#### **3.1. Problem to be addressed**

The core problem this funding proposal is seeking to address includes poverty prevalence in the Kimbi village, in which the women and orphans are the most affected.

The major root cause to this problem is the low income being earned by the population of this community from their main source of income which is subsistence agriculture. The lack of adequate basic amenities like roads, electricity, water, and telecommunication infrastructures in the area aggravate the situation.

The other higher root causes to the problem of poverty prevalence in the area include the following:

- Lack of know-how on improved agricultural practices and also the lack of adequate farm inputs/equipment;
- The dependence on solely local/small cooperative and financial credit schemes.
- Limited and untimely access to financial credit.
- Difficult access and high cost in acquiring household accessories, farm inputs and equipment.

The lack of know-how on improved agricultural practices and the lack of adequate farm inputs/equipment cause them to rely on old practices and thus their agricultural produce are usually low.

The dependence on solely local/small cooperative and financial credit schemes hinders the existing socio-economic self-help groups from uniting themselves for greater initiatives because they lack the means and know-how.

The limited and untimely access to financial credit makes the population unable to acquire adequate farm inputs, equipment and building infrastructures. The chain continues and the repercussions on the economy are poor agricultural produce and the misallocation of time and energy. The inadequate building infrastructures also gives an unhealthy and unsafe living environment.

The difficult access and high cost in acquiring household accessories, farm inputs, farm equipment and building materials also has as repercussion the misallocation of financial and time resources.

Following the root causes to the problem of poverty prevalence in the said community as explained above, the effects are therefore outlined as follows:

- The population resorts to depend on local and inadequate health care services.
- The population resorts to the use of unsafe and unhealthy building and equipment infrastructure.
- The schools faces low enrolment and high school dropout rates.
- The population faces monopoly from the few privileged private business men in the village.

The use of unsafe and unhealthy building and equipment infrastructures brings about poor health conditions and consequently increase in mortality rates. The dependence on local and inadequate health care services also bring about poor health conditions and consequently increase in mortality rates.

The low enrolment and dropout rates in schools affects the community through increase in the number of teenage mothers and commercial sex workers. It also affects the community through increase in the number of vulnerable children and rural-urban exodus.

The few privileged business men take advantage of the deplorable situation and exploit the poor population by buying goods and farms very cheap especially when a member is desperate. This usually happens when a member is critically sick and needs to be taken to the hospital.

The above outlined effects of the poverty prevalence that is being felt by members of Kimbi village goes on and brings about a vicious circle of effects which are decreasing literacy rates, decreasing economic productivity,



and increasing mortality rates. It also brings about increase in the number orphans and vulnerable children. The cycle goes on and on while the situation intensifies after each cycle.

### **3.2. Objective Analysis**

3.2.1. *The overall objective* of this project is to eradicate poverty by reversing the vicious cycle of increasing mortality rates, decreasing economic productivity and decreasing literacy rates.

#### **3.2.2. The specific objectives include:**

- Provide regular and adequate access to financial credit for the community members.
- Provide accessible and cost effective household accessories, farm inputs, and equipment to the community members.
- Empower and equip the existing self-help socio-economic groups on group management, consumers' cooperative and financial credit schemes.
- Provide education to the farmers on improved agricultural practices.

### **3.3. Strategy Analysis**

- To strengthened the existing women groups by uniting them with an umbrella structure which is the cooperative society. The setting up of a consumers and financial credit society will therefore increase the quality and as well upgrade the standard of the existing socio-economic activities in the area for increased and sustainable benefits. Each group shall be allowed to request products from the cooperative society according to her economic power.
- The cooperative society will have as obligation to advocate the plight of the orphans, widows and vulnerable children in the area. Thus, it will give special assistance to them through her services.
- Through the cooperative society the community will be united, empowered, and equipped to take fruitful initiatives and as also to partner with relevant organizations to carry out regular trainings on agriculture for her members. They will also be able to acquire collective farming equipment such as the trucks, tractor, etc. for hire to members at affordable cost.
- The various groups shall have equal rights to services from the cooperative society.
- To solicit external assistance to execute this project proposal and other needs that have not been covered directly in this proposal such as training of farmers, assistance to orphans/widows, education and health needs of the community.

## **4. Strategy of Intervention**

### **4.1. Overall Objective**

Eradicate poverty by improving and scaling-up economic productivity through the promotion of sustainable self-help development initiatives in the community.

### **4.2. Specific objectives**

- Provide regular and adequate access to financial credit to at least 4,000 women in the community;

- Provide accessible and cost effective household accessories, farm inputs, and equipment to at least 7,000 members of the community;
- Empower and equip 27 existing self-help socio-economic women groups on group management, consumers' cooperative and financial credit schemes and as well strengthen them by setting up an umbrella structure – the cooperative society.

### **4.3. Expected results**

#### ***4.3.1. Short term results (i.e. when the cooperative society goes operational)***

- Accessibility to financial credit is increased by 97%;
- Expenses on household accessories, farm inputs, farm equipment and building materials are reduced by 70%;
- Standards of self-help socio-economic group activities are improved by 98%;
- Standards of agricultural activities are improved by 97%;
- Monopoly and exploitation by some privilege business men are diminished.
- Widows are given special privileges in the services of the cooperative society.

#### ***4.3.2. Long term results (5 to 10 years)***

- Agricultural productivity is increased by 40%
- Misallocation of time and energy is reduced by 70%
- Know-how on improved agricultural systems is increased by 50%
- Standards of living accommodation is increased by 60%
- Ability to provide adequate health care in families is increase by 20%
- Enrolment in schools are increased by 70%
- School dropouts rates are reduced by 80%

#### ***4.3.3. Long term results (10 years and above)***

The above result indicators will have a multiplier improvement in each area, every year as the cooperative society continues to provide sustainable services to the community.

### **4.4. Impact of the project in the community**

- Crime wave in the community shall be reduced by about 75% after 10years.
- Vulnerable children shall be reduced by about 80% after 10years.
- Commercial sex workers shall be reduced by about 70% after 10years.
- Teenage mothers shall be reduced by about 70% after 10years.
- Rural-urban exodus shall be reduced by about 50% after 10years

### **4.5. Outputs**

- Business plan for the various self-help initiative groups are elaborated.
- User's guide on the management of small scale consumers' cooperatives and financial credit schemes is produced.
- Management committee members of the self-help groups are trained and equipped.

- Board of Directors and the supervisory committee members of the Kimbi Women Cooperative Society are elected, trained, and equipped.
- Business plan for the Kimbi Women Consumers Cooperatives and Financial Credit Society is elaborated.
- User's guide for the Board of Directors of Kimbi Cooperative Society produced.
- Certificate of registration is obtained from the registrar of cooperative societies.
- Administrative block is acquired on rents.
- Farm inputs/equipment and household accessories are stocked in the cooperative society administrative building.

#### **4.6. Activities**

- Carry out detailed socio-economic studies of Kimbi village.
- Carry out community mobilization and sensitization.
- Hold SWOT analysis workshop with the existing small self-help socio-economic women's groups.
- Carry out re-organization of the self-help groups.
- Prepare write-ups, process and print the user's guides for the self-help groups.
- Carry out training on organizational and management of the self-help groups.
- Organize elections of the Board of Directors and supervisory committee of the Cooperative Society.
- Organize training of the Board of Directors and the supervisory committee of the Cooperative Society.
- Organize workshop to prioritise stocks for the cooperative society.
- Elaborate a business plan for the cooperative society.
- Prepare write-ups, process and print the user guides for the Board of Directors and supervisory committee.
- Prepare draft of the article of association for the cooperative.
- Organize a validation meeting for the draft article of association for the cooperative society
- Follow up legalization of the cooperative society
- Recruits and train the staff.
- Reinforce an existing building for the cooperative administrative block.
- Install equipment.
- Purchase and install stocks.
- Lunch activities of the cooperative society

### **5. Implementation**

#### **5.1. Organization and Procedure**

The main parties in this project include all women of Kimbi village and the organization FOMCAM.

FOMCAM is working with the population of Kimbi as a facilitator and as an intermediary between potential donors and the community. Thus a participatory approach shall be used to implement this project. FOMCAM will in this regard carryout the following activities:

- Mobilize and sensitize the community members on the various aspects of the project.
- Facilitate all phases of the project management cycle.
- Facilitate communication between the community and the funding organizations.
- Facilitate project design, formulation and fundraising activities
- Facilitate the organization and implementation of activities.
- Facilitate monitoring and evaluation of projects activities.
- Carry out projects impact assessment

- Prepare progress and final reports

On the other hand, the Women of Kimbi Village who are the direct beneficiaries to this project shall be involve in all the phases of the project cycle management. The various management committees shall be responsible for the organization and implementation of activities at the level of each Women Groups, while the Board of Directors shall be responsible for the organization and implementation of activities for the Cooperative Society. As earlier explained, FOMCAM will work with these committees to provide technical assistance during the project implementation and six months after completion of the project.

Professionals on cooperative managements, electrical engineering, civil engineering and agriculture shall be employed to implement tasks which are relevant to their domains. They shall be employed and supervised by FOMCAM and the Board of the Cooperative Society.

## **5.2. Time Frame**

The duration of the project shall be 8months. The activity time frame table is presented below as follows:

### Activity Time Frame (Duration - 8 months)

SN	Description	Days	Duration in weeks																																		
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32			
1	Mobilization and sensitization	6	■																																		
2	SWOT analysis, management committee reorganization	6		■																																	
3	Socio-economic studies	24		■	■	■	■	■																													
4	Train management committee members	18						■	■	■																											
5	Produce management committee guides	24								■	■	■	■																								
6	Election of Board of Directors and supervisory committee	6								■																											
7	Workshop to prioritize stocks for cooperative society	6									■																										
8	Train board and supervisory committee	24										■	■	■	■																						
9	Elaborate business plan for cooperative	48															■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■		
10	Register the cooperative society	24																								■	■	■	■								
11	Recruit and train staff	24																								■	■	■	■								
12	Rehabilitate, upgrade and reinforced building	72																■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	
13	Purchase and install equipment	24																																		■	■
14	Purchase and install stocks	24																																		■	■
15	Lunch activities	6																																		■	■

### 5.3. Cost Estimates

#### 5.3.1. Summary of the cost estimates

S/N	Description	Com'ty / FOMCAM	Donor	Total
1	Carry out community mobilization & sensitization	450,000	650,000	1,100,000
2	Carryout SWOT ANALYSIS Workshop	150,000	550,000	700,000
3	Carryout re-organization of the Self-Help Groups' management committee	3,000,000	1,050,000	4,050,000
4	Carryout a detail socio-economic studies of Kimbi village	90,000	1,015,000	1,105,000
5	Carry out training of Self-Help Groups' management Committee members	1,590,000	4,875,000	6,465,000
6	Carryout planning meetings and workshop to setup the cooperative society	204,000	486,000	690,000
7	Carryout training of the Board of Directors and supervisory committee of the cooperative society	702,000	5,388,000	6,090,000
8	Elaborate the business plan of the cooperative society	60,000	975,000	1,035,000
9	Registration of the Cooperative Society	-	175,000	175,000
10	Rehabilitate, upgrade, reinforce and equip an existing building for the cooperative Society	2,424,000	14,330,000	16,754,000
11	Purchase and install stocks	81,000	15,000,000	15,081,000
12	Financial Credit Scheme capital	500,000	5,000,000	5,500,000
13	Overall supervision by FOMCAM and Board of Directors	3,950,000	3,700,000	7,650,000
14	Lunching of the Cooperative Society	3,920,000	-	3,920,000
<b>Grand Total</b>		<b>17,121,000</b>	<b>53,194,000</b>	<b>70,315,000</b>

#### 5.3.2. Cost sharing (source of income)

- Community contribution in cash : 14,351,000 FCFA
- Community contribution in kind: 170,000
- FOMCAM contribution in service/cash: 2,600,000 FCFA
- External assistance in cash: 53,194,000 CFAF

## 6. Factors ensuring sustainability

### 6.1. Policy Support

The procedure for the creation of this Women's Cooperative Society shall be carried out in respect to the Government law regulating cooperative societies in Cameroon (Law No. 92/006/ of 14 August 1992).

### 6.2. Appropriate Technology

The choice of the technical ways and means for the implementation and sustainability of this project is appropriate for the targeted beneficiary. This approach has been applied and proven to be successful in the Cameroon context. As earlier stated, the management strategy is designed from existing methodologies that are already being applied by the community members but in a local manner.

### **6.3. Socio-cultural aspects/women in development**

Those cultural values that discriminate against the women are being ignored by the village authorities following the education on gender equality by the Government and some non-governmental organizations in the country today.

Also this project targets the women as direct beneficiary in order to effectively empower the women to be able to overcome those cultural values that discriminates them. The experience observed in Cameroon indicates that women are very good managers at homes, especially in the villages. Thus this project will have a greater impact because it targets the men as indirect beneficiaries.

### **6.4. Institutional and management capacity**

The project has been established on self-help groups who had voluntarily organized themselves and had been working together for many years. They know each other very well and have built their capacity locally. The project again has training and equipment components that will improve on the management capacity of the various committees.

The business plan, article of association and registration certificate will ensure institutional protection and sustainable management of the cooperative society.

### **6.5. Economic and financial analysis**

The envisaged socio-economic studies and business planning shall analyse the economic and financial sustainability of the project. Nevertheless, the strong attachment of members to their groups and the satisfaction received by members of the various groups over the years are indications that the economic and financial sustainability of the project will be guaranteed.

## **7. Monitoring and evaluation**

### **7.1. Monitoring**

Monitoring indicators shall be collected before, during and after the implementation of the project. Key indicators shall be established to compare actual achievement at various levels against the objectives.

### **7.2. Evaluation**

Evaluation shall be carried out at the end of each phase of the project during implementation and annually after the project implementation for the next five years. Evaluation shall deal with all aspects of project preparation, design, the background, operation, and impact in the light of sustainability criteria.

FOMCAM shall be responsible for monitoring and evaluation of the project, during and after execution.

## **8. Conclusion**

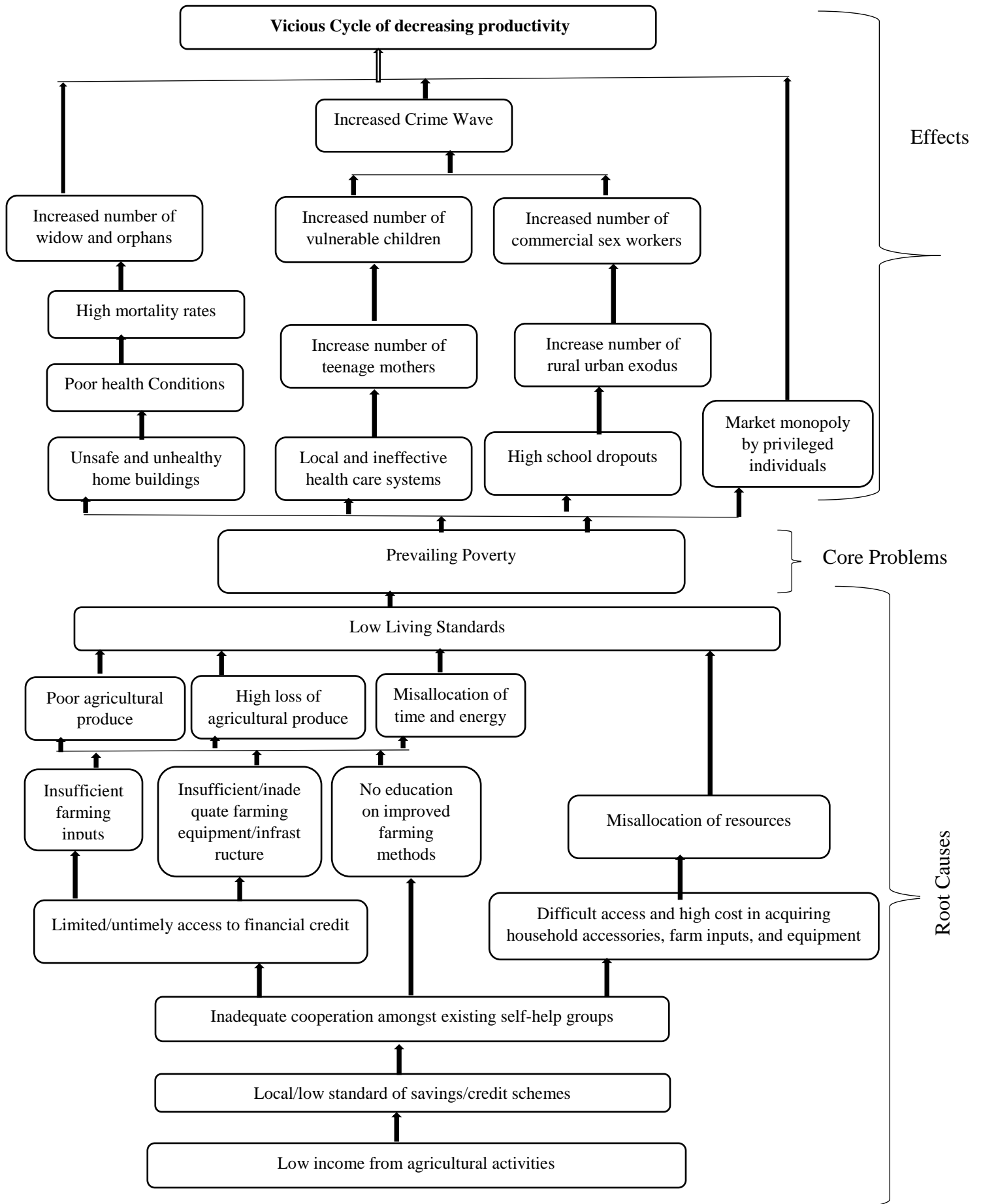
This project proposal addresses just the first phase of the overall project design. The next phases shall include the acquisition of collective farm equipment such as tractors, trucks, and other agricultural equipment that could be made available to the population of Kimbi village at cost-effective rates to improve on the agricultural activities. The next phase will also include the construction of a permanent building for the cooperative society. This project proposal has been formulated alongside another proposal with an aim to develop a sustainable programme for orphan and vulnerable children care in the community.

The completion of these projects will thus put in place a sustainable system for poverty alleviation in the village of Kimbi as diagnosed during the strategic planning process.



## 9. Appendices

### 9.1. The Problem Tree Analysis





### 9.3.The Logical Framework Analysis

Objectives	Intervention logic	Objectively verifiable indicators	Sources of verification	Assumptions
<b>1. Overall Objectives</b>	Eradicate poverty by improving and scaling-up economic productivity through sustainable self-help development initiatives in the community.	<ul style="list-style-type: none"> <li>▪ Crime wave is reduced by about 75% after 10years.</li> <li>▪ Vulnerable children are reduced by about 80% after 10years.</li> <li>▪ Commercial sex workers are reduced by 70% after 10years.</li> <li>▪ Teenage mothers are reduced by about 70% after 10years.</li> <li>▪ Rural-urban exodus rates are reduced by about 50% after 10years.</li> </ul>	1. Survey by FOMCAM after 10years	<ul style="list-style-type: none"> <li>▪ Government policy continues to favour community self-help initiatives.</li> <li>▪ There is no war in the Country</li> </ul>
<b>2. Specific Objectives</b>	1. Provide regular and adequate access to financial credit to women in the community.	1.1. At least 27 women groups are operating loans and saving schemes for their members with loans and supervision from the cooperative society. 1.2. At least 3,000 women benefits from the scheme.	1.1. Group activity records. 1.2. Group activity records	<ul style="list-style-type: none"> <li>▪ No conflicts amongst the women groups.</li> <li>▪ No Cultural influence.</li> <li>▪ No discrimination amongst community members.</li> </ul>
	2. Provide accessible and cost effective household accessories, farm inputs, and equipment to members of the community.	2.1. At least 7,000 community members are served.	2.1. Group activity records.	
		2.2. Members are served through the committee of each self-help group.	2.2. Group activity records.	
		3. Empower and equip existing self-help socio-economic women groups on group management, consumers cooperative and financial credit schemes and as well scale up their activities by setting up an umbrella structure (the cooperative society)	3.1. Self-help groups' activities are regularly supervised.	
	3.2. Group members are satisfied with the services of their leaders.		3.2. Group activity records.	
	3.3. Records keeping are organized and transparent		3.3. Group activity records.	
<b>3. Expected results</b>	1. Accessibility to financial credit is increased.	1.1. Credit facility for self-help groups is increased by 97% 1.2. Credits are granted to members every week	1. Survey by FOMCAM	<ul style="list-style-type: none"> <li>▪ No delinquent members</li> <li>▪ User's guide is effectively used.</li> <li>▪ Board of Directors solicit partnerships</li> </ul>
	2. Expenses on household accessories, farm inputs, and equipment are reduced.	2..1. Misallocation of financial resource is reduced by about 70% 2.2. Standards of living is increased by about 80%	2. Group activity records	
	3. Standard of the groups' activities are improved by about 95%	3. Weaknesses in the Groups 'activities are reduced by 95%	3. SWOT Analysis	
	4. Standards of agricultural activities are improved	4. Losses on agricultural produce are reduced by about 90% after 5years	4. Survey by FOMCAM	

	5. Capacity building on issues affecting agricultural activities are organized by the cooperative society as the need arises.	5. Annual seminars/ workshops are organised for farmers by the Cooperative Society	5. Activity reports of the Cooperative Society	
	6. Monopoly and exploitation by some privileged business men are reduced	6. 95% of members cease to acquire credit with very high interests or sale property when in difficulties	6. Survey by FOMCAM	
	7. Widows are given special privileges in the services of the cooperative society.	7.1. Special interest rates are set for widows 7.2. Donations are given to widows annually	5. Activity reports of the Cooperative Society	
<b>4. Outputs</b>	1. Socio-economic report of Kimbi village is documented	1. 10 copies are produced	Cooperative Society Administrative data	
	2. Business plans for the operation of small consumers and financial credit schemes is elaborated.	2. 10 Copies are produced	Cooperative Society Administrative file	
	3. Self-help groups' management committee members are re-organized and trained.	3.1. SWOT Analysis, list of elected members and attendance list. 3.2. Course contents and attendance list	Reports by FOMCAM	
	4. Self-help groups' management user's guides are produced.	5. 30 copies are produced.	Groups File	
	6. Board of Directors and Supervisory committee members for the cooperative society are elected and trained	6.1. SWOT analysis, list of elected members and attendance list 6.2. Course contents and attendance list	Reports by FOMCAM	
	7. Business plan for the Cooperative Society is elaborated	7. 10 Copies are produced	Board of Directors file	
	9. Board of Directors and Supervisory committee management user's guides are produced.	9. 10 copies are produced	Board of Directors file	
	10. Certification of registration is obtained from the registrar of cooperative society.	10. Dully signed/stamped by the registrar of cooperative society	Board of Directors file	
	11. A building to accommodate the activities of the cooperative society is acquired on rents.			
	12. A manager, an accountant, and store keeper are employed			
13. Farm inputs/equipment, household accessories are purchased and stocked in the cooperative building				
<b>5. Activities</b>	1. Carryout community mobilization and sensitization.	1.1. At least 7,000 population are mobilised and sensitised. 1.2 50 posters and 200 information leaflets are produced	1. Board of Director's file	<ul style="list-style-type: none"> <li>▪ Community members to contribute in kind and cash.</li> <li>▪ FOMCAM contribute in service and cash</li> <li>▪ Donor funding is solicited</li> </ul>
	2. Hold SWOT analysis workshop with all the self-help socio-economic groups.	2. At least 216 members are in attendance.	2. Each Group's files	
	3. Carry out re-organization of self-help groups' management committee members	3. At least 216 members are in attendance.	3. Each Group's files	
	4. Carryout detail socio-economic studies of Kimbi village	4. At least 216 members are in attendance.	4. Each Group's file.	

5. Carryout training of Self-help groups' management committee members	5. 30 copies are printed.	5. Each Group's file.
6. Carry out write-ups, typing, editing, and printing of Self-help groups' user's guides	6. 30 copies are printed.	6. Each Group's file.
7. Organise elections of the Board of Directors and supervisory committee members for the cooperative society	7. Report and list of elected officials.	7. Board of Directors' file.
8. Organize workshops to prioritise stocks for the cooperative society	8. At least 5 member from each Self-Help groups are in attendance. Report by FOMCAM	8. Board of Director's file
9. Organize training seminar for the Board of Directors and Supervisory Committee Members.	9. At least 15 members are in attendance, training course contents and evaluation reports by FOMCAM	9. Board of Director's file
10. Elaborate a business plan for the cooperative society.	10. 5 copies are printed	10. Board of Director's file
11. Prepare write-ups, typing, editing, and printing of user's guides for the cooperative society	11. 20 copies are printed.	11. Board of Director's file
12. Prepare a draft article of association for the cooperative society.	12. 30 copies are printed	12. Board of Director's file
13. Organize meetings to validate the draft Article of Association.	13. 40 persons are in attendance, Minutes of meeting.	13. Board of Director's file
14. Follow up legalization of cooperative society.	14. Approval file and number of trips to Bamenda town	14. Board of Director's file
15. Recruit staff and train them	15. A manager, an accountant and stock keeper	15. Board of Director's file
16. Reinforce an existing building to accommodate activities of the cooperative society.	16. Cost estimates, progress and final reports.	16. Board of Director's file
17. Purchase and Install equipment in the building.	17. Cost estimates, progress and final reports.	17. Board of Director's file
18. Purchase and install stocks	18. Cost estimates, progress and final reports.	18. Board of Director's file
19. Lunch the activities of the cooperative society	19. Report by FOMCAM	19. Board of Director's file

## 9.4. Detailed cost estimates

S/N	Description	Unit	Q'ty	Unit Price	Com'ty / FOMCAM	Donor	Total
<b>1</b>	<b>Carry out community mobilization &amp; sensitization</b>						
1.1	Produce information leaflets	No	200	1,000	0	200,000	200,000
1.2	Produce Posters	No	50	1,000	0	50,000	50,000
1.3	Allowance to two resource persons	Man days	12	25,000	0	300,000	300,000
1.4	Transport from Bamenda to Kimbi village	Trips	4	25,000	0	100,000	100,000
1.5	Community participation	Man days	300	1,500	450,000	0	450,000
<b>Sub Total</b>					<b>450,000</b>	<b>650,000</b>	<b>1,100,000</b>
<b>2</b>	<b>Carry Out a SWOT ANALYSIS Workshop</b>						
2.1	Equipment (flip chart, board, etc.)	Lump sum	1	200,000	0	200,000	200,000
2.2	Writing materials (marker, pends, cards, paper etc.)	Lump sum	1	25,000	0	25,000	25,000
2.3	Allowance for two resource persons	Man days	9	25,000	0	225,000	225,000
2.4	Transport from Bamenda to Kimbi	Trips	4	25,000	0	100,000	100,000
2.5	Community Participation	Man days	100	1,500	150,000	0	150,000
<b>Sub Total</b>					<b>150,000</b>	<b>550,000</b>	<b>700,000</b>
<b>3</b>	<b>Carry Out re-organization of the management committee</b>						
3.1	Writing Materials/equipment to groups(Books, pens, rulers, calculators)	Lump sum	30	20,000	0	600,000	600,000
3.2	Allowance to two facilitators	Man days	14	25,000	0	350,000	350,000
3.3	Transport from Bamenda to Kimbi	Trips	4	25,000	0	100,000	100,000
3.4	Community participation	Lump sum	2000	1,500	3,000,000	0	3,000,000
<b>Sub Total</b>					<b>3,000,000</b>	<b>1,050,000</b>	<b>4,050,000</b>
<b>4</b>	<b>Carryout a detail socio-economic studies of Kimbi village</b>						
4.1	Writing materials	Lump sum	1	15,000	0	15,000	15,000
4.2	Allowances to the two (2) technicians	Man days	28	25,000	0	700,000	700,000
4.3	Transport from Bamenda to Kimbi	Trips	3	25,000	0	200,000	200,000
4.4	Production of the report	Lump sum	1	100,000	0	100,000	100,000
4.5	Community participation	Man days	60	1,500	90,000	0	90,000
<b>Sub-Total</b>					<b>90,000</b>	<b>1,015,000</b>	<b>1,105,000</b>
<b>5</b>	<b>Carry out training of Self-Help Groups' management Committee members</b>						
5.1	Didactic writing material	Lump sum	1	200,000	0	200,000	200,000
5.2	Equipment	Lump sum	1	50,000	0	50,000	50,000
5.3	Allowance to facilitators (3)	Man days	54	25,000	0	1,350,000	1,350,000
5.4	Transport from Bamenda to Kimbi	Trips	6	25,000	0	150,000	150,000
5.5	Feeding during training	Plate	900	500	180,000	270,000	450,000
5.6	Participants	Man days	900	1,500	1,350,000	0	1,350,000
5.7	Report	Lump sum	1	75,000	0	75,000	75,000
5.8	User Guide Production	Man days	40	50,000	0	2,000,000	2,000,000
5.9	Follow up of implementation (6months)	Man days	12	65,000	0	780,000	780,000
5.10'	Building accommodation	Days	12	5,000	60,000	0	60,000
<b>Sub Total</b>					<b>1,590,000</b>	<b>4,875,000</b>	<b>6,465,000</b>
<b>6</b>	<b>Planning meetings and workshop to setup the cooperative society</b>						
6.1	Allowance to facilitators for planning/organisation of elections	Man days	6	25,000	0	150,000	150,000
6.2	Allowance to facilitate workshop to create the cooperative society	Man days	6	25,000	0	150,000	150,000
6.3	Materials and equipment	Lump sum	1	50,000	0	50,000	50,000
6.4	Transport of facilitator from Bamenda to Kimbi	Trips	4	25,000	0	100,000	100,000
6.5	Participation of community	Man days	120	1,500	180,000	0	180,000
6.6	Feeding	Plate	120	500	24,000	36,000	60,000
<b>Sub Total</b>					<b>204,000</b>	<b>486,000</b>	<b>690,000</b>

<b>7</b>	<b>Carryout training of the Board of Directors and supervisory committee of the cooperative society</b>						
7.1	Writing materials/equipment	Lump sum	1	200,000	0	200,000	200,000
7.2	Didactic material/equipment	Lump sum	1	50,000	0	50,000	50,000
7.3	Allowance to facilitators (03)	Man days	108	25,000	0	2,700,000	2,700,000
7.4	Transport for 03 facilitators from Bamenda to Kimbi	Trips	18	25,000	0	450,000	450,000
7.5	Feeding during training	Plates	360	500	72,000	108,000	180,000
7.6	Man-days of participants	Man days	360	1,500	540,000	0	540,000
7.7	Reports	Lump sum	1	100,000	0	100,000	100,000
7.8	Users guides production	No	20	50,000	0	1,000,000	1,000,000
7.9	Follow up of implementation	Man days	12	65,000	0	780,000	780,000
7.10'	Building accommodation	Days	18	5,000	90,000	0	90,000
<b>Sub Total</b>					<b>702,000</b>	<b>5,388,000</b>	<b>6,090,000</b>
<b>8</b>	<b>Elaborate the business plan of the cooperative society</b>						
8.1	Market survey	Man days	12	25,000	0	300,000	300,000
8.2	Production of the drafts copy	No	5	25,000	0	125,000	125,000
8.3	Holding a validation meeting	Man days	8	25,000	0	200,000	200,000
8.4	Production of the final copy	No	10	25,000	0	250,000	250,000
8.5	Participation by community members	Man days	40	1,500	60,000	0	60,000
8.6	Transport for facilitators from B'da	Trips	4	25,000	0	100,000	100,000
<b>Sub Total</b>					<b>60,000</b>	<b>975,000</b>	<b>1,035,000</b>
<b>9</b>	<b>Registration of the Cooperative Society</b>						
9.1	Produce article of association	Copies	5	10,000	0	50,000	50,000
9.2	Follow up for legislation	Man days	5	10,000	0	50,000	50,000
9.3	Compilation of related documents	Lump sum	1	50,000	0	50,000	50,000
9.4	Registration fees	Lump sum	1	25,000	0	25,000	25,000
<b>Sub Total</b>					<b>0</b>	<b>175,000</b>	<b>175,000</b>
<b>10</b>	<b>Rehabilitate, upgrade, reinforce and equip an existing building for the cooperative Society</b>						
10.1	Metal doors, and protectors	Lump sum	1	1,000,000	0	1,000,000	1,000,000
10.2	Wooden Ceiling	Lump sum	1	650,000	0	650,000	650,000
10.3	Wooden counters, shelves, doors	Lump sum	1	1,050,000	0	1,050,000	1,050,000
10.4	Masonry work	Lump sum	1	3,580,000	0	3,580,000	3,580,000
10.5	Equipment (Computers, printers, chairs, tables, etc.)	Lump sum	1	2,000,000	0	2,000,000	2,000,000
10.6	Install solar panel	Lump sum	1	3,250,000	0	3,250,000	3,250,000
10.7	Painting and decoration	Lump sum	1	1,000,000	0	1,000,000	1,000,000
10.8	Follow up by members of Board of Directors	Man days	216	1,500	324,000	0	324,000
10.9	Follow up by an engineer	Man days	72	25,000	0	1,800,000	1,800,000
10.1	Payment of rents for five years	month	60	35,000	2,100,000	0	2,100,000
<b>Sub total</b>					<b>2,424,000</b>	<b>14,330,000</b>	<b>16,754,000</b>
<b>11</b>	<b>Purchase and install stocks</b>						
11.1	Purchase farm inputs(fertilizer, pesticides, weedicide)	Lump sum	1	5,000,000	0	5,000,000	5,000,000
11.2	Purchase farm equipment (hoes, spades, pick, axes, trucks, etc.)	Lump sum	1	5,000,000	0	5,000,000	5,000,000
11.3	Purchase of household accessories, (salt, cooking oil, soap, etc.)	Lump sum	1	5,000,000	0	5,000,000	5,000,000
11.4	Follow up by Board of Directors	Man days	54	1,500	81,000	0	81,000
<b>Sub Total</b>					<b>81,000</b>	<b>15,000,000</b>	<b>15,081,000</b>
<b>12</b>	<b>Financial Credit Scheme capital</b>	<b>Lump Sum</b>	<b>1</b>	<b>5,500,000</b>	<b>500,000</b>	<b>5,000,000</b>	<b>5,500,000</b>
<b>13</b>	<b>Overall supervision by FOMCAM and Board of Directors</b>						
13.1	Analyse and set up monitoring indicators	Man days	4	25,000	0	100,000	100,000
13.2	Collect monitoring indicators	Man days	66	50,000	1,800,000	1,500,000	3,300,000

13.3	Facilitate projects evaluation sessions	No	20	100,000	500,000	1,500,000	2,000,000
13.4	Prepare and submit progress/final reports to funding body	No	36	25,000	300,000	600,000	900,000
13.5	Participation of the Board of Directors	Man days	900	1,500	1,350,000	0	1,350,000
<b>Sub Total</b>					<b>3,950,000</b>	<b>3,700,000</b>	<b>7,650,000</b>
14	<b>Lunching of the Cooperative Society</b>						
14.1	Invitation of authorities and elites	Lump sum	1	30,000	30,000	0	30,000
14.2	Entertainments	Lump sum	1	100,000	100,000	0	100,000
14.3	Building accommodation for the occasion	Day	1	10,000	10,000	0	10,000
14.4	Follow up by Board of Directors	Man days	20	1,500	30,000	0	30,000
14.5	Participation by Community	Man days	2500	1,500	3,750,000	0	3,750,000
<b>SubTotal</b>					<b>3,920,000</b>	<b>0</b>	<b>3,920,000</b>
<b>Grand Total</b>					<b>17,121,000</b>	<b>53,194,000</b>	<b>70,315,000</b>